More Best Practices for Online Consumer Check Ordering

A Harland Clarke White Paper

Six practical recommendations that will save time in your branches, increase convenience and choice for your account holders, and ultimately improve profitability for your check program.

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Summary

These recommendations result from research centered on making check ordering for your account holders as clear, secure, and convenient as possible. The information builds upon the Harland Clarke eCommerce best practices white paper (http://harlandclarke.com/files/user/BES-2008-best-practices-online-consumer-check-ordering.doc). For a copy of this white paper please contact your account executive)

Account holders who prefer to use online ordering should be able to find the check ordering site without becoming lost and possibly turning to alternative check providers.

To accomplish this Harland Clarke recommends the following best practices:

1. Use the integrated link from within online banking for greater functionality and an easier account holder experience.

2. Create a unique URL for a check ordering landing page.

3. Update all order directives to use the URL for the check ordering landing page.

4. Brand the check ordering site to create a more seamless experience for your account holder.

5. Optimize the check ordering landing page for Internet search engine results.

6. Make sure the check landing page is accessible to search engine robots.

Implementation

Implementing some of these recommendations will require the assistance of your web development group or the contracted web development provider.

If you require additional information related to any of the recommendations please contact your Harland Clarke account executive or write us at www.harlandclarke.com/contactus.

Background

Harland Clarke is a leading provider of financial products and services to financial and commercial institutions as well as individual consumers and small businesses. One of the many customized payment solutions offered by Harland Clarke is checks, which continue to satisfy account holders seeking **security**, **affinity**, and **convenience**.

Promoting the procurement of self-service consumer check orders to create a more profitable channel mix (web, phone, branch, and mail) offers a number of benefits:

1. Provides both check revenue lift and offsets bank expense.

2. Allows FI branch and call center personnel to focus on other banking activities important to your institution.

3. Allows Harland Clarke a better opportunity to promote other revenue-generating products and services offsetting (or even avoiding) those offered at your institution's expense.

The self-service internet channel provides a win-win-win for the account holder, the financial institution, and Harland Clarke.

The account holder benefits by having choices in the decision of products they order by seeing a catalog that offers designs that support and promote a large range of consumer interests. This might include affiliation with a university, supporting a charitable cause, or even using a product design that reflects the account holder's personality. Account holders are often willing to pay for such affinity. Financial institutions benefit when the account holder chooses to upgrade and possibly order additional matching accessories. The FI makes a profit because typically the premier design checks are not funded by the FI.

The following examines elements of the promotion of the checks program that financial institutions can take to increase the likelihood that account holders will use the self-service Internet channel.

Recommendation #1: Landing Page URL

Create a URL that maps to the check ordering landing page on your site. The check ordering landing page gives account holders information about how to order checks and provides links to online banking and the Harland Clarke ordering site. This serves as a single information point on check ordering for your account holders.

Web site mappings are created by your site Web Master using the content management or administration tool for the web site. The landing page should give account holders instructions for using online banking to link to the check ordering site and provide a link to check ordering outside of online banking. For more recommendations about how to create a jump page please see your Harland Clarke sales and marketing team. Any printed materials with URL's or links on your .com site should point to this landing page. In this way you create consistency of message and only need to maintain updates to the message from a single location.

Sample URLs:

- *BankName.com/checks*

- CreditUnion.com/checks

Benefits of Recommendation #1:

✓ Takes account holders directly to the page with information about how to order checks.
✓ Reduces the number of clicks required for an account holder to order.
✓ Simplifies the account holder experience.
✓ Promotes a single URL for check ordering.

Recommendation #2: Integrate Online Banking

Setup an integration with Harland Clarke through your online banking provider or self hosted IT group. An integration validates the identity of the originating client to establish a communication

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stream regarding the account holder. The financial institution can then securely pass account holder information necessary to complete the check order.

Harland Clarke has an experienced and knowledgeable team to handle integrations through online banking. Currently, Harland Clarke supports integrations with over 40 supplier platforms including Harland Financial Solutions, Fiserv, Digital Insight, Jack Henry, S1, and Metavante. The integrated link uses digital encryption and multiple handshakes to ensure the security of all financial transactions.

Benefits of Recommendation #2:

- ✓ The integrated link to Harland Clarke does not require the account holder to reenter their routing/transit, account, or address information.
- ✓ The integrated link can use account holder name, address, and club code information from the financial institution core processing system or from the previous check order history.
- ✓ The integrated link allows financial institutions to open the check ordering sessions for more self service activities such as address changes or printing for accounts where history has been purged.

Recommendation #3: Update Order Directives

Order directives such as the reorder form in the checkbook, statement messages, branch messaging, account opening materials, or custom checkbox tops should contain the new landing page URL.

There may be a number of account holder check ordering directives in your check program. The one document that is common to all check orders is the check reorder form that is stitched-in the checkbook of all orders. Update the copy of all printed order directives to have the landing page URL. This will ensure consistency of account holder experience through the next reorder cycle.

Benefits of Recommendation #3:

- ✓ Consistent order message on all account holder order directives.

- ✓ Simplifies account holder experience through direct entry to check ordering landing page.

- ✓ Reduces clicks required to begin check ordering.

Recommendation #4: Brand Check Ordering[1]

Use your corporate logo, color pallet, font standard, and banners on the check ordering site. Work with Harland Clarke to create a custom style sheet, logo, or targeted ad for your brand.

Web branding and messaging is a program that enables financial institutions to speak to the account holders while the account holder is within the consumer check ordering website. This is enabled by a message/visual graphic that can be displayed to account holders.

Targeted messages can be applied via the following filters[2]:
1. Financial institution name
2. Routing/Transit number
3. Branch number
4. Club code
5. Account holder zip code
6. Date, weekday, time, begin & end
7. Integrated/non-integrated sessions
8. Product catalog (personal/business/custom)

Benefits of Recommendation #4
- ✓ Extends the financial institution brand to the check ordering sites

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[1] This is a fee based value added service from Harland Clarke to financial institution partners. Check with your account executive for availability and pricing.
[2] All filters do not apply to all Harland Clarke consumer facing Internet environments. Consult your sales executive for further detail.

✓ Maintains a closer experience to the financial institution site.
✓ Enables the financial institution to speak to their account holders while they are in the check ordering process.
✓ Can influence check ordering behaviors as well as support the FI's core products after the check order.
✓ Provides account-specific reinforcement and cross sell.
✓ Promotes featured check product or message.

Recommendation #5: Optimize for SEO

Make use of key HTML elements in your landing page that assist with search engine results ranking and descriptions.

There are many books and articles on search engine optimization that explore this topic in greater detail and depth. In general, make sure you have relevant key words in the following elements of the page:

1. Page Title – The title of your page that shows in the reverse colored title bar of the web browser. The text of the title tag is what will display in the search result title for your page.
2. Meta Description – This tag helps to influence search engine results descriptions of your page. Please note that not all search engines use this tag. It is worth the effort to use this tag because it will give you some level of control over how your pages are displayed in some search engines.
3. Meta Keywords – As with the meta description tag, many search engine robots ignore this tag. In this tag, you would list key words that you feel are representative of your page content. For example: 'checks', 'bank checks', 'paper checks', 'check order', etc.
4. Page Content – Reinforce your page content with use of descriptive key words in the copy of the page. Make sure to use descriptive headings inside the <H1> tags.

Benefits of Recommendation #5:

✓ Internet users have become very familiar with search. Name brands and key words are common searches to shorten key strokes.
✓ Increases the likelihood that your check ordering landing page will return in the non-paid search results.
✓ Increases the likelihood that your search engine results will have meaningful descriptions.
✓ Increases the likelihood of recapturing your account holder on check orders.

Recommendation #6: Get Searched

Allow search engine robots to scan and index your check ordering landing page.

In the root folder of your web site create a file named 'robots.txt' of it does not already exist. The contents of this file give instructions to search engine robots (or crawlers) about which pages of your site to index and which not to index. Make sure the landing page for check ordering is allowed.

Benefits of Recommendation #6:

✓ Enables possibility to show check order landing page during Internet search results

Conclusion

Many of these suggestions require coordination with your web developers, but most are relatively simple to implement. Even the more complex recommendation of integrating with Harland Clarke can be handled relatively easily when you get Harland Clarke's eCommerce team talking directly to your web provider.

All of these suggestions will improve the consumer experience while reducing cost, increasing revenue, and often both!

If you require additional information related to any of the recommendations, please contact your

Harland Clarke account executive or write us at **www.harlandclarke.com/contactus.**

A Glossary of Terms

Integrated link
A secure link between the financial institution and Harland Clarke, through which the institution sends an account holder's authentication information. Account holders are not required to authenticate with Harland Clarke because they have already done so with their financial institution.

Landing page
The first page an account holder sees when visiting a Web site.

Meta Tags
Information inserted into the "head" area of web pages. Information in the head area of your web pages is not seen by Internet users. Instead, meta information in this area is used to communicate summary, keyword, and technical information that a human visitor may not be concerned with.

Non-integrated link
Also known as a direct link. The account holder is required to authenticate with Harland Clarke by supplying routing/transit and account number.

Search engine robots
Automated programs used by search engines (Google, Yahoo, etc.) to index pages so they can be used in search results.

Style Sheet
A file that defines the separation of presentation and content for web content. The style sheet has information related to the web page visual layout.

URL
Uniform Resource Locator. In popular language this is also known as the web address such as http://www.name.com